

<i>SERFF Tracking Number:</i>	<i>PHYS-126335651</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>43753</i>
<i>Company Tracking Number:</i>	<i>PMA3255AR</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.001 Plan A 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>Med Sup/LTC</i>		
<i>Project Name/Number:</i>	<i>PMA3255AR/PMA3255AR</i>		

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: Med Sup/LTC	SERFF Tr Num: PHYS-126335651	State: Arkansas
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010	SERFF Status: Closed-Filed-Closed	State Tr Num: 43753
Sub-TOI: MS08I.001 Plan A 2010	Co Tr Num: PMA3255AR	State Status: Filed-Closed
Filing Type: Advertisement	Authors: Sonya Dickey, Sara Magee-Garcia	Reviewer(s): Stephanie Fowler
	Date Submitted: 10/12/2009	Disposition Date: 11/18/2009
		Disposition Status: Filed-Closed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: PMA3255AR	Status of Filing in Domicile: Pending
Project Number: PMA3255AR	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Filed in Nebraska on 10/8/2009.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 11/18/2009	Explanation for Other Group Market Type:
	State Status Changed: 11/18/2009
Deemer Date:	Created By: Sara Magee-Garcia
Submitted By: Sara Magee-Garcia	Corresponding Filing Tracking Number: PMA3255AR
Filing Description:	
RE: Medicare Supplement Insurance and Long Term Care Insurance Advertisements	
Brochure: PMA3255AR- only for Medicare Supplement policies/rider listed below	
Flyers: PMA3199 & PMA3200- for both the Medicare Supplement policies/rider & Long Term Care policies listed below	

Attached are copies of the above referenced material for your review and approval. This material will be used by licensed agents in your state to solicit the following Medicare Supplement policies/rider:

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Policies Medicare Supplement Plans Approval Dates

P020AR A 8-12-09
P025AR F 8-12-09
P026AR G 8-12-09
P027AR High Ded F 8-12-09
High Deductible Premium Discount Rider B345 8-12-09

The flyers listed above could also be used by licensed agents in your state to discuss the one of the following Long Term Care policies:

Policies Approval Dates

P145AR 8-11-04
P146AR 8-11-04
P147AR 8-11-04
P148AR 8-11-04

The brochure listed above will always be used by the agents in conjunction with the approved outlines of coverage and cover pages.

If you have any questions concerning the material, please contact me at 1-800-228-9100, option 1, option 6, extension 2633. You can also contact me via email at Sara.Magee-Garcia@physiciansmutual.com. Your assistance in getting the material approved for use in your State is greatly appreciated.

Company and Contact

Filing Contact Information

Sara Magee-Garcia,	sara.magee-garcia@physiciansmutual.com
2600 Dodge Street	800-228-9100 [Phone]
Omaha, NE 68131	402-633-1096 [FAX]

Filing Company Information

Physicians Mutual Insurance Company	CoCode: 80578	State of Domicile: Nebraska
2600 Dodge Street	Group Code: 367	Company Type:
Omaha, NE 68131	Group Name:	State ID Number:
(402) 633-1188 ext. [Phone]	FEIN Number: 47-0270450	

Filing Fees

SERFF Tracking Number:	PHYS-126335651	State:	Arkansas
Filing Company:	Physicians Mutual Insurance Company	State Tracking Number:	43753
Company Tracking Number:	PMA3255AR		
TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010	Sub-TOI:	MS08I.001 Plan A 2010
Product Name:	Med Sup/LTC		
Project Name/Number:	PMA3255AR/PMA3255AR		

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$120.00	10/12/2009	31215618

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	11/18/2009	11/18/2009

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Disposition

Disposition Date: 11/18/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	PMA3255AR	Filed	Yes
Form	PMA3199	Filed	Yes
Form	PMA3200	Filed	Yes

SERFF Tracking Number: *PHYS-126335651* State: *Arkansas*

Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *43753*

Company Tracking Number: *PMA3255AR*

TOI: *MS08I Individual Medicare Supplement - Standard Plans 2010* Sub-TOI: *MS08I.001 Plan A 2010*

Product Name: *Med Sup/LTC*

Project Name/Number: *PMA3255AR/PMA3255AR*

Form Schedule

Lead Form Number: PMA3255AR

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 11/18/2009	PMA3255A	Advertising	PMA3255AR	Initial			PMA3255AR.pdf
Filed 11/18/2009	PMA3199	Advertising	PMA3199	Initial			PMA3199.pdf
Filed 11/18/2009	PMA3200	Advertising	PMA3200	Initial			PMA3200.pdf

Medicare Supplement Insurance

With an exclusive insurance option



Innovative answers for today's seniors from
Physicians Mutual Insurance Company®



Physicians
Mutual®

Insurance for all of us.™

Insurance for all of us.™

Why Physicians Mutual is the answer for you ...



You deserve simple answers from a straightforward company — not flashy slogans or gimmicks. You deserve to be listened to ... to be offered products that make sense for you.

Isn't it about time a company actually listens and stands up for you?

Physicians Mutual is for **all of us** who have felt overlooked. For **all of us** who work hard for a living. For **all of us** who want to be truly listened to — face to face — over the kitchen table.

At Physicians Mutual we actually care about you and we'll provide you with honest and straightforward answers. When you purchase insurance from the Physicians Mutual family, you become part of a community that is listened to and treated with respect. We're about rolling up our sleeves, just like you. No beating around the bush, just saying things as they are. Simple answers from a straightforward company.

Isn't that the way it should be? That's ...

Insurance for all of us.™



Many Seniors Are Concerned About Paying For Health Care

Medicare is a great program — but it was never intended to pay all medical expenses ...

Today, just a little over 50% of health care costs for seniors are actually paid by Medicare, and the average Medicare recipient, aged 65 and over, has more than \$13,000 in health care costs each year. That's where Medicare Supplement coverage from Physicians Mutual comes in. Medicare Supplement insurance helps pay Medicare-approved services that are not fully covered by Medicare.*

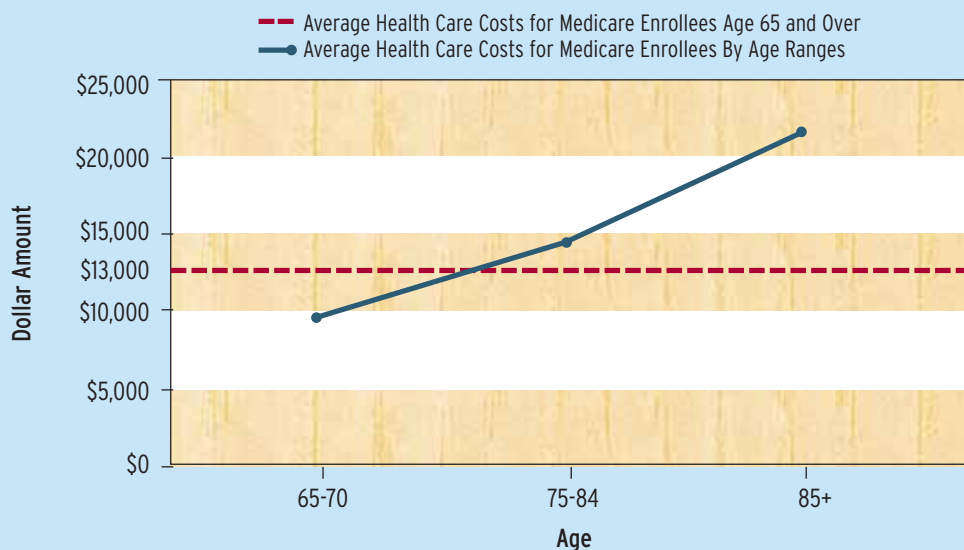
As you age, you are more likely to need health care services and those services get more expensive each year.

Here are just a few medical expenses you may be responsible for with Medicare:

- The Medicare Part A Deductible
- The Annual Medicare Part B Deductible
- Generally 20% of covered Medicare-approved charges in excess of the Part B Deductible
- Unassigned Part B claims in excess of the Medicare-approved amount (not to exceed the limiting charges.)

The chart below shows the average annual health care costs of Medicare participants. As you can see, average health care costs tend to increase as people age. **That's because as people age, they are more likely to need health care services and the types of services they use get more expensive each year.**

Average Annual Healthcare Costs for Medicare Enrollees Age 65+



Annual Health Care Costs Include:

- ☐ Physician Services
- ☐ Prescription Drug Charges
- ☐ Outpatient Hospital Care
- ☐ Inpatient Hospital Care
- ☐ Home Health Care
- ☐ Short-term Institution Care
- ☐ Long-term Care Facility Costs
- ☐ Hospice Care
- ☐ and More

*"Medicare Current Beneficiary Survey," Centers for Medicare and Medicaid Services, 2004 (released in March 2008).

The Answers You've Been Looking For

With a Medicare Supplement insurance policy, you ...



Get Protection that Can Pay:

- The Medicare Part A Deductible
- The Annual Medicare Part B Deductible
- The 20% of covered Medicare-approved charges in excess of the Part B Deductible
- The unassigned Part B claims in excess of the Medicare-approved amounts

Choose the Physician Who Treats You

You'll always have the freedom to choose your own doctor — it's your doctor, your choice! You can also choose to get a specialist's opinion, without a referral or prior approval.

Choose the Hospital You Want

You can go to the Medicare-approved hospital you want — it's your choice!

Get Reliable Lifetime Coverage that Keeps Pace with Medicare

You can feel secure with lifetime coverage that is guaranteed renewable as long as you choose to make timely premium payments. **Only you can cancel your coverage!** Plus, your coverage will increase to match rising Medicare deductibles and co-payments — so you never have to worry. (Premiums may be adjusted accordingly to reflect those increases.)

Physicians Mutual Insurance Company Is Your Solution

You'll get these important benefits with our Medicare Supplement insurance policy —

Immediate Coverage

Once your insurance policy is in effect, your coverage begins immediately. There is no waiting period for pre-existing conditions (old health problems).

Money-Saving Discounts Available

Saving money is great, and the longer you save, the better! The good news is you save money when you have more than one of our Medicare Supplement policies in your home. You may also enjoy “multi-plan” discounts if you have other qualifying coverage with us. Ask your agent for details on how you can enjoy lifetime savings.

Our Reputation for Outstanding, Caring Customer Service

Whether you're filing a claim or calling with a question, you'll always receive prompt, courteous service from Physicians Mutual. Our agents strive to make every policyowner's experience with us a great one.

And, we consistently receive high customer satisfaction scores. Providing outstanding customer service is just how we do business. We manage and work for the long term. You have our word on it.



Convenient Paperless Claims Processing — No Claim Forms Needed

Our automatic processing system handles Medicare Part A and Part B claims electronically to eliminate the paperwork many people dread! Once we receive an electronic claim, it is paid, on average, within three working days.

You Can Choose Late Payment Protection

To help assure your policy doesn't lapse by mistake, you may choose a person for us to notify if we do not receive your premium payment on time.

Choose The Insurance Policy That Best Meets Your Needs



Covered Benefits	Plan A	Plan F	Plan F with Innovative Rider*	High Deductible Plan F**	Plan G
Basic Benefits (all insurance policies)	✓	✓	✓	✓	✓
Skilled Nursing Coinsurance		✓	✓	✓	✓
Medicare Part A Deductible – [\$1,024 [†]]		✓	✓	✓	✓
Medicare Part B Deductible – [\$135 [†]]		✓	✓	✓	
Medicare Part B Excess		100%	100%	100%	100%
Foreign Travel		✓	✓	✓	✓
Plan Deductible			[\$X,X00 ^{††}]	[\$X,X00 ^{††}]	

Premium Information	Plan A	Plan F	Plan F with Innovative Rider*	High Deductible Plan F**	Plan G
Issue Age					

Issue age rates are based on your age when you buy the policy. Your premium won't increase because you get older. **You'll never be singled out for a rate increase.** Your rate can increase if we change rates on all policies of this same form and class in your state.

Predictability is important to you — and us. With a Physicians Mutual policy, your premiums will not increase more than once each year, unless you make a change to your policy, or you no longer qualify for a discount.

Important Note: As with all Medicare Supplement policies, premiums may adjust as your benefits increase to keep up with the changes in Medicare.



Having options
is very
important as
you select
Medicare
Supplement
coverage to
fit your needs.

* With **Plan F with the Innovative Discount Rider**, you must meet an annual plan deductible before the plan pays anything each year. This deductible automatically goes away January 1, following your third policy anniversary.

** With the **High Deductible Plan F**, you must meet an annual plan deductible before the plan pays anything each year, for the life of the policy.

[†] [2010] Medicare Part A & B Deductibles.

^{††} [2010] Plan Deductible. This amount may increase each year. Out-of-pocket expenses for the deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.

Insurance Policy Limitations:

We will not pay for: a) confinement that begins or expenses incurred while your insurance policy is not in force nor, b) services of the type not covered by Medicare, unless specifically provided by the insurance policy.

**See What Discounts You Can Get –
Ask Your Agent!**

Our Latest Innovation...

Something different — our Innovative Discount Rider

Our *Innovative Discount Rider* is designed specifically with you — the cost-conscious consumer — in mind. The Innovative Discount Rider works hand-in-hand with Plan F and is so unique we have a *patent pending* for it. Since Medicare Supplement Plans are standardized, few companies have been able to offer something different. At Physicians Mutual, we take pride in our innovative insurance products.

As pioneers in the Medicare Supplement industry, we thought it only fitting to develop an innovative option for Plan F that can allow *our customers* to control both their costs — and their coverage.

Consider Plan F with the Innovative Discount Rider if you —

- ☐ Want a lower premium than available with Plan F coverage
- ☐ Want flexibility in your health care coverage
- ☐ Take a “long-term” approach to financing health care costs
- ☐ Are ready for Medicare and expect minimal medical costs in the next few years
- ☐ Are willing to pay a deductible for the first years of the plan
- ☐ May be considering, but are concerned about, a Medicare Advantage Plan

Help Control Costs and Coverage with the Innovative Discount Rider —

The Innovative Discount Rider:

- **Lowers your premium costs for life***
 - Up to [30%] lower premium than Plan F
- **Provides a deductible that automatically goes away**
 - High Deductible Plan F benefits that become Plan F benefits
 - Your deductible automatically goes away January 1, following your third policy anniversary
- **Puts you in control***
 - Option to eliminate the deductible and return to full Plan F benefits

Examples

Effective Date	High Deductible Goes Away	Length of Time High Deductible Applies
3/1/[2010]	1/1/[2014]	3 years, 10 months
11/1/[2010]	1/1/[2014]	3 years, 2 months

* If you drop the Innovative Discount Rider before year four, your premium amount becomes the Plan F premium amount.

Designed With Your Needs In Mind

Understanding your potential out-of-pocket costs with the Innovative Discount Rider

This graph shows how Plan F with the Innovative Discount Rider can mean higher potential out-of-pocket costs in the early years of your plan, BUT lower costs after January 1, following the third policy year.

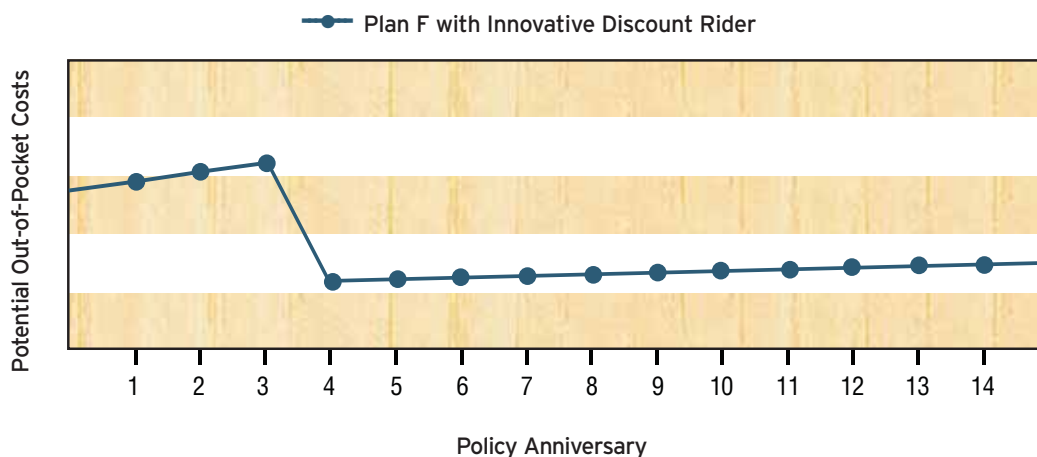
If you experience high out-of-pocket costs in the early years of the plan, you have the right to drop the Innovative Discount Rider and return to Plan F. **It's guaranteed! If you do so, your future premiums and benefits become the current Plan F.**

Note: Out-of-pocket costs for the Plan F with the Innovative Discount Rider will be the same as Plan F costs starting January 1, following your third policy anniversary.

Innovative:
(an adjective).
new, novel,
a unique idea,
something
different,
cutting-edge,
not available
elsewhere.

Potential Out-of-Pocket Costs

(does not include policy premiums)



With Physicians Mutual ... You Have Choices!

Physicians Mutual is pleased to offer you choices so you can select the option that best fits your needs.

✓ Cost ✓ Coverage ✓ Convenience

Prepare For Tomorrow – You Owe It To Yourself

Medicare Supplement coverage from Physicians Mutual is so easy to use ...



All You Have to Do Is Get Better.

1. You go to the doctor or specialist of your choice.
 - The doctor's office will submit your claim to Medicare.
 - Medicare will pay the doctor for approved services (after Medicare deductible has been satisfied) and send you a Medicare Summary Notice (MSN) showing the charges and amount of those charges paid.
 - Any unpaid charges are sent electronically to Physicians Mutual Insurance Company.
 - We will pay the doctor any amount due (if benefits are assigned), according to your insurance policy's provisions.
2. Depending on the plan you choose, any remaining amounts due will be billed directly to you by your doctor's office.

Physicians Mutual offers reliable benefits, real choices and real protection that can help today's seniors be prepared for what tomorrow may bring.

Strength, Stability And Quality Service

Advantages for you



Physicians
Mutual agents
always listen
to your needs
and understand
them before
recommending
a product.

At Physicians Mutual Insurance Company we work hard for hardworking people. Our reputation for honesty, financial strength, stability and security is recognized nationwide — and it guides us each day. As a mutual company, we are owned by our policyowners, so it is their interests that come first — not those of Wall Street.

With over \$1.3 billion in assets, you can trust Physicians Mutual Insurance Company. We've consistently earned high ratings from leading independent insurance authorities — rankings based upon our financial strength. In fact, TheStreet.com has placed us on their Recommended List of companies, an elite group of six life and health insurance companies, representing the top 1% of the insurance industry.

When you own a Physicians Mutual insurance policy, you can have peace of mind knowing that you're protected by a solid, safe, secure Company. The Physicians Mutual family of Companies has provided Medicare Supplement protection for nearly 40 years.

We are a Company committed to helping seniors make some of the most important decisions they will ever make and giving them answers they need — with valuable products and top-notch customer service. **We manage our products with the expectation our customers will own them for life.**

That's something we're very proud of.

"When my Physicians Mutual® agent sold me my Medicare Supplement policy, he made sure to fully explain what exactly was covered. I took his advice and it was definitely the right decision! My agent even drove out to my town to meet with me and go over my application.

Thanks Physicians Mutual!"

– Dorothy F.



Physicians
Mutual®

Insurance for all of us.™

2600 Dodge Street
Omaha, NE 68131-2671

Customer Service:
800-228-9100

www.PhysiciansMutual.com

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. Please ask your Physicians Mutual agent and refer to your Outline of Coverage for complete details, including benefits, costs and limitations of those insurance policies which are available to you.

Insurance policy/rider form numbers: P020, P025, P026, P027, B345

Money-Saving Discounts

With Physicians Mutual – Where Loyalty Counts!



We value our customers and manage our products with the expectation that you will own them for life. When you buy our Medicare Supplement insurance, you can get a lifetime of savings!

Now you can save [over 50%] on your Medicare Supplement premiums:

- ✓ **Save up to [30%]** with our Innovative Rider
- ✓ **Save 10%** for not using tobacco
- ✓ **Save 10%** when you own a Long-Term Care policy from Physicians Mutual Insurance Company
- ✓ **Save 5%** when you own an Annuity from Physicians Life Insurance Company, a member of the Physicians Mutual family
- ✓ **Save \$5** each month with a household discount
- ✓ **Save \$5** each month when you pay by Automatic Bank Withdrawal

Ask your agent for more details!

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. An agent/producer will provide complete details about these valuable options, including costs and limitations. Products and discounts are not available in all states.

Policy/Rider Kinds: P020, P025, P026, P027, B345; P145, P146, P147, P148; AP100, AP110, AP111, AP112, AP114, AP116
OK: P020OK, P025OK, P026OK, P027OK; P145OK, P146OK, P147OK, P148OK; AP110X, AP111X, AP112X, AP114X, AP116X

Save Money Now and In The Future!

Planning just makes good sense. We don't know what tomorrow holds. Just because you're healthy today doesn't mean you will be tomorrow. Preparing now with insurance protection you need for tomorrow is the smart thing to do.

Long-term care insurance helps protect your family — by helping them take care of you better and longer when you need it. Many long-term care costs are not covered by Medicare. But we offer long-term care insurance options to *fit your needs and your budget*.

Annuity products can help you turn your hard-earned savings into a lifetime income — all while protecting the money you've worked so hard to save. You can earn a competitive yield on your funds, defer taxes on your interest and choose how long you want to receive an income — it's all up to you!

Physicians Mutual Makes it Easier

You owe it to yourself — and your pocketbook — to learn about the wide range of products available from the Physicians Mutual family and how they can help you plan for tomorrow.

At Physicians Mutual we're committed to giving you everything you need, nothing you don't. We listen to your needs and understand them before recommending a product. That's what **Insurance for all of us™** is all about.

Money-Saving Discounts

With Physicians Mutual – Where Loyalty Counts!

We value our customers and manage our products with the expectation that you will own them for life. When you buy our Medicare Supplement insurance, you can get a lifetime of savings!

You can save [over 50%] on your Medicare Supplement premiums:

- Save up to [30%] with our Innovative Rider
- Save 10% for not using tobacco
- Save 10% when you own a Long-Term Care policy with us
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OK: P0200K, P0250K, P0260K, P0270K; P1450K, P1460K, P1470K, P1480K; AP110X, AP111X, AP112X, AP114X, AP116X

PMA3200

AR Insurance Producer License # _____

For more details, ask
your agent/producer!

**[Agent/Producer Name]
[1-800-999-9999]**

Physicians Mutual
Insurance Company®



Physicians
Mutual®

Insurance for all of us.™